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DANIEL R MCCLURE
THOMAS KAYDEN HORSTEMEYER & RISLEY
100 GALLERIA PARKWAY N W #1500
ATLANTA GA 30339-5948

EXAMINER

EVANS, F

| ART UNIT | PAPER NUMBER |
|----------|--------------|
| 2877 | 6 |

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EXAMINER INTERVIEW SUMMARY RECORD

All participants (applicant, applicant's representative, PTO personnel):

(1) Daniel R. McClure (attorney of record) (3)

(2) Fannie L. Evans (primary examiner) (4)

Date of interview July 22, 1998

Type: Telephonic Personal (copy is given to applicant applicant's representative).

Exhibit shown or demonstration conducted: Yes No. If yes, brief description:

Agreement was reached with respect to some or all of the claims in question. was not reached.

Claims discussed: Proposed claims 21-25, attached.

Identification of prior art discussed: Tait et al and Lee, applied in Paper No. 5.

Description of the general nature of what was agreed to if an agreement was reached, or any other comments:

The proposed claims were discussed. Mr. McClure's attention was directed to the embodiment of the invention shown in Fig. 5 and discussed in column 6. It was agreed that the proposed claims do not define patentable subject matter in view of the disclosure of Tait et al.

(A fuller description, if necessary, and a copy of the amendments, if available, which the examiner agreed would render the claims allowable must be attached. Also, where no copy of the amendments which would render the claims allowable is available, a summary thereof must be attached.)

Unless the paragraphs below have been checked to indicate to the contrary, A FORMAL WRITTEN RESPONSE TO THE LAST OFFICE ACTION IS NOT WAIVED AND MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW (e.g., items 1-7 in MPEP §713.04). If a response to the last Office action has already been filed, then applicant is given one month from this interview date to provide a statement of the substance of the interview.

- It is not necessary for applicant to provide a separate record of the substance of this interview.
- Since the examiner's interview summary above (including any attachments) reflects a complete response to each of the objections, rejections and requirements that may be present in the last Office action, and since the claims are now allowable, this completed form is considered to fulfill the response requirements of the last Office action.


Examiner's Signature

Application Ser. No. 08/825,576
Art Unit 2877
Examiner F. L. Evans

DRAFT

Proposed Claim Amendment

Please cancel claims 1-20, without prejudice or disclaimer.

Please add the following claims:

21. (Newly added) A remote access device for accessing a financial transaction machine comprising:
 - a single user-depressable button;
 - a memory configured to store user identification data, including track 1 and track 2 data;
 - a low-power transmitter; and
 - a controller configured to control the transmitter to transmit the track one and track two data in direct response to a manual depression of the user-depressable transmit button, without any verification of user identification data.

22. (Newly added) The remote access device as defined in claim 21, wherein the controller is further configured to control the transmitter to transmit a plurality of synchronization bits, before transmitting the track one and track two data, and further to control the transmitter to transmit a function byte that identifies a transmitted function.

23. (Newly added) The remote access device as defined by claim 22, wherein the function byte defines a function selected from the group consisting of: automatic financial transaction machine access, a test code, an automobile lock, and a distress call.

24. (Newly added) The remote access device as defined by claim 21, wherein the remote access device is configured for attachment to a key ring.

25. (Newly added) A system for providing cardless access to a financial transaction machine comprising:

a remote access device having a single user-depressable button, a memory configured to store user identification data, including track 1 and track 2 data, a low-power transmitter, and a controller configured to control the transmitter to transmit the track one and track two data in direct response to a manual depression of the user-depressable transmit button, without any verification of user identification data; and

an automated financial transaction machine having a magnetic card reader and receiving means for receiving data transmitted from the remote access device via electromagnetic waves, the receiving means being operatively and electrically connected to the magnetic card reader.

Brief Remarks

Support for the transmission of track one and track two data is found in the specification at p. 16, lines 12-15. Support for the synchronization bits and function byte is found in the specification at p. 16, lines 8-10 and 15-18.